

have this opportunity to share the news of their success with my colleagues in this distinguished body.

Ivey Ranch Elementary is a model of excellence in my district, the state of California, and the nation. It has consistently demonstrated a strong commitment to educational excellence for all students. Ivey Ranch is the first school in the Oceanside Unified School District to surpass the state's goal of an 800 Academic Performance Index for all schools. Ivey Ranch students have raised their standardized test scores significantly in the past four years. Math scores at the fourth grade level increased from the 50th percentile in 1998 to the 82nd percentile in 2001. Third-graders are currently scoring above the 86th percentile in math. Overall, the school's Academic Performance Index has increased from 759 in 1999 to 829 in 2001.

In granting National Blue Ribbon status, the Secretary of Education has recognized the dedication and commitment of the administrators, teachers, support staff, and parents to the continued improvement and excellence of this school. In the midst of all the recent news that is so often discouraging, it is imperative that we acknowledge this superb effort by the team that has made Ivey Ranch Elementary a National Blue Ribbon school. While there may be evil in this world, we know that there are many more people who are committed to making this world and our country a better place. Ivey Ranch Elementary is evidence that there are good people out there, doing very good work, and providing an excellent education to the children who represent our nation's future. Mr. Speaker, I am honored and proud to represent the students, teachers, administrators, and parents who contributed to this achievement. These good people deserve strong recognition of their achievements. May Ivey Ranch Elementary remind all of us that ours is a nation of hard workers and good people. Well done Oceanside Unified School District; great work Ivey Ranch Elementary.

TRIBUTE TO OFFICER FERDINAND  
J. IBABAO

HON. ROBERT A. UNDERWOOD

OF GUAM

IN THE HOUSE OF REPRESENTATIVES

*Thursday, November 1, 2001*

Mr. UNDERWOOD. Mr. Speaker, I would like to take this occasion to recognize a former student of mine, Ferdinand J. Ibabao. A former police officer on Guam, Ferdinand recently distinguished himself by doing a heroic act while stationed in Kosovo.

I have personally known this man for a long time and I can attest that he was a great asset while serving at the Guam Police Department. Upon his retirement from the island's police force, he secured an assignment as a police officer for the United Nations mission in Kosovo. While serving at this post, Ferdinand and a partner were assigned to provide security for an Austrian judge who presided over war crimes and high level criminal cases.

The incident happened late at night as the officers escorted the judge to her home. As his partner led the judge towards her quarters,

Ferdinand noticed a suspicious looking individual moving towards the judge's direction. Upon being confronted by Ferdinand, the man gruffly claimed he spoke no English. Without a second thought, Ferdinand pushed him away from the judge and patted him down for weapons.

A scuffle ensued after Ferdinand ascertained that the individual had a loaded gun. Quickly, he managed to warn his partner of the impending danger. Upon Ferdinand's warning, his partner was able to quickly usher the judge safely to her residence. Ferdinand was able to subdue the armed man who was almost twice his size. His partner was able to assist him as soon as he made sure that the judge was safely inside her house.

Meanwhile, a crowd had gathered to watch the commotion. Although he had fears of an accomplice within the growing group of bystanders, Ferdinand and his partner were able to contain the crowd until the Kosovo Police Service, the local police, arrived to place the individual under custody.

For his actions, he received a commendation from the Deputy Regional Commander of the United Nations Mission in Kosovo Civilian Police Force. His commendation partly read: "... the detection and arrest of an armed suspect close to the home of the VIP that you were escorting [has enhanced and improved] the image of UNMIK CivPol and the Kosovo Police Service ... You should be proud that you have brought honor and credit to yourself, your uniform and above all the country that you represent."

At present Ferdinand and his family have relocated to Arizona where his wife is working towards a bachelor's degree in Criminal Justice at Arizona State University. She plans to attend law school in the near future while Ferdinand is looking forward to being selected for the Sky Marshal Program.

Mr. Speaker, I take great pride and pleasure in commending the acts of Ferdinand Ibabao. He represents the best of what the island has to offer. I wish him the best of luck in his endeavors and urge him to keep up the good work.

H.R. 3206, THE HOME OWNERSHIP  
EXPANSION AND OPPORTUNITIES  
ACT OF 2001

HON. MARGE ROUKEMA

OF NEW JERSEY

IN THE HOUSE OF REPRESENTATIVES

*Thursday, November 1, 2001*

Mrs. ROUKEMA. Mr. Speaker, today, I introduced H.R. 3206—The Home Ownership Expansion and Opportunities Act of 2001. It is my intent, by introduction of this bill, to create a healthy and vibrant debate about the future home ownership opportunities for our citizens pursuing the American dream. While the home ownership rate is at its highest level ever—nearly 68 percent, there are pockets in our community who hover around the 40th percentile, because of geography, income or other factors. These unconquered pockets are the last frontier to be explored through what I believe could be public and private home ownership partnership initiatives.

H.R. 3206 is just one example of perhaps how Congress can explore new ways of thinking. It goes without saying that new sets of challenges require new ideas and different solutions.

H.R. 3206 would provide authority to the Government National Mortgage Association (GNMA) to guarantee securities of certain conventional mortgages above an 85 percent loan-to-value ratio, up to the conventional mortgage loan limits already established by existing law. This guarantee is conditioned on these hybrid mortgages meeting certain guidelines established by GNMA and insured both by private sector mortgage insurance and the Federal Housing Administration (FHA). These mortgages would meet rigorous underwriting and insurance guidelines to ensure that no undue and irresponsible risk is placed on the Federal government.

I also note that Senator WAYNE ALLARD of Colorado and Ranking Member of the Senate Subcommittee on Housing and Transportation will introduce a companion bill in that chamber today as well. While the concept in both bills is similar, differences exist.

This concept is unique and has not been tested before. If we as a legislative body believe, however, that we must further public policy to advance increased home ownership opportunities, then we must also agree to certain paradigm shifts, whether it is this idea or another put forth.

There is no question that this country has the best home ownership system in the world, having created a secondary market to provide needed capital to meet both consumer/buyer demands and finance costs. Moreover, FHA, designed to meet the needs of those credit-worthy home owners locked out of the conventional markets, is a great supplement to the private mortgage finance system.

However, we can do better. This bill is not intended to carve out winners and losers, but to spark a debate on the future of our mortgage finance system and how we can penetrate those markets that, up until now, have not been impacted, even with the best home ownership initiatives we have. Out of this debate, I am confident that new ideas will percolate and move all of our citizens onward and upward toward the American dream.

RECOGNITION OF MEN AND  
WOMEN OF THE UNITED STATES  
ARMED FORCES AND THE 3RD  
ANNUAL MILITARY APPRECIATION  
MONTH

HON. JEFF MILLER

OF FLORIDA

IN THE HOUSE OF REPRESENTATIVES

*Thursday, November 1, 2001*

Mr. JEFF MILLER of Florida. Mr. Speaker, I rise today to honor the men and women of the United States Armed Forces and to recognize the 3rd annual Military Appreciation Month in Northwest Florida.

The events begin tonight with the Kickoff ceremony at the National Museum of Naval Aviation and continue throughout the month with events such as the Blue Angel Homecoming Air Show, Veterans Day Parades